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Ph.D. Synopsis

Topic:

"Customer satisfaction level on Mobile Banking services in Public and Private sector Banks of Belagavi and Vijayapur Districts"

: A Comparative study

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Introduction:

The advent of mobile banking has revolutionized the financial services industry, offering customer's unparalleled convenience, accessibility, and speed. As the banking landscape continues to evolve, understanding customer satisfaction with mobile banking services has become paramount for banks seeking to stay competitive.

This study undertakes a comparative analysis of customer satisfaction levels in public and private sector banks' mobile banking services, exploring the factors influencing satisfaction and demographic differences. By examining the experiences of customers in India, this research aims to provide valuable insights for banks to enhance their mobile banking offerings, improve customer experience, and foster loyalty.

Objectives:

1. To study the overview of existing mobile banking services of public and

   Private Banks in Belagavi disrict

2. To assess customer satisfaction with mobile banking services in public and private sector banks.

3. To identify key factors influencing customer satisfaction.

4. To compare the satisfaction levels between public and private sector banks.

5. To study the satisfaction level of the customers of both banks; Private and public sector banks in Belagavi and vijayapur district.

6. To study the problems and challenges faced by the mobile banking

   Service users of public and private banks in Belagavi and vijayapur district

7. To study the changes in administration of public and private commercial

   Banks in Belagavi and vijayapur district**.**

Research Problem

The study aims to address the following research problems:

1. What are the key differences in customer satisfaction between public and private sector banks' mobile banking services?

2. Which factors significantly influence customer satisfaction in mobile banking?

3. How do demographic factors (age, gender, income, education) impact customer satisfaction?

Research Questions

What are the key differences in customer satisfaction between public and private sector banks' mobile banking services?

Which factors significantly influence customer satisfaction in mobile banking?

How do demographic factors (age, gender, income, education) affect customer satisfaction?

Statement of Problem

The widespread adoption of mobile banking has led to a significant shift in how customers interact with financial institutions. Despite its growing importance, there is a dearth of research comparing customer satisfaction between public and private sector banks' mobile banking services.

Research Gap

Existing studies have primarily focused on mobile banking adoption, security concerns and customer satisfaction. However, few have compared public and private sector banks, leaving a knowledge gap.

Review of literature

Mobile banking has revolutionized the banking industry, offering convenience, accessibility, and speed. Customer satisfaction is crucial for banks to stay competitive. This literary survey compares customer satisfaction levels in public and private sector banks' mobile banking services.

1) Uppal R.K.(2009):

In this research, there is a compare of customer service among the public private and foreign

Sector banks with respect to the time factor about the cash withdrawal, encashment, bank draft, cash

Deposit, get new cheque book, open fixed deposit account. In this study we find that week and

Quality service enhances the reputation of bank and its customer's satisfaction level.

2) KiranN(2013):

According to her assess, awareness and perception of mobile phone users on mobile banking services. The willingness of mobile phone user's utility of mobile banking service, the mobile phone user's perceived moment of mobile banking service. The movement styles or decision making style of mobile phone users in respect of mobile services

3) McGregor B.A. (2013)

In his thesis he studied how mobile banking technology helped under bank and unbanked population as is more secure financial service and decrease personal financial risk. The analysis examines three different types of mobile banking transaction appeal receiving and sending money. He analyze and study that if mobile banking rise then low proportion of ATM and bank branches is required.

4) Rashmi Sharma (2013)

She focuses on the role of bank in Indian financial market as they are biggest purveyors of credit and attract most of the savings from the population. The e -banking offers use opportunities in every sphere of business as competitive advantages members' client retention increase revenue and reduces cost.

1. Comparative Studies: Research shows mixed results, with some studies favoring private sector banks and others public sector banks.

2. Factors Influencing Satisfaction: Security, ease of use, transaction speed, and additional features are key factors.

3. Demographic Differences: Age, income, and education influence mobile banking adoption and satisfaction.

Hypothesis:

Null Hypotheses

1. There is no significant difference in customer satisfaction between public and private sector banks' mobile banking services.

2. Demographic factors (age, gender, income, education) do not significantly influence customer satisfaction in mobile banking.

3. Security, ease of use, transaction speed, and additional features do not significantly impact customer satisfaction in mobile banking.

Alternative Hypotheses

1. There is a significant difference in customer satisfaction between public and private sector banks' mobile banking services.

2. Demographic factors (age, gender, income, education) significantly influence customer satisfaction in mobile banking.

3. Security, ease of use, transaction speed, and additional features significantly impact customer satisfaction in mobile banking.

Operational Hypotheses

1. Customers of private sector banks' mobile banking services report higher satisfaction levels compared to customers of public sector banks.

2. Younger customers (18-35 years) report higher satisfaction levels with mobile banking services compared to older customers (36-55 years).

3. Customers with higher incomes (> ₹50,000/month) report higher satisfaction levels with mobile banking services compared to customers with lower incomes (< ₹50,000/month).

Theoretical Hypotheses

1. Technology Acceptance Model (TAM) factors (perceived usefulness, perceived ease of use) significantly influence customer satisfaction in mobile banking.

2. Service Quality Model (SQM) factors (reliability, responsiveness, assurance, empathy, tangibles) significantly impact customer satisfaction in mobile banking.

Methodology:

Research Design

The study will employ a quantitative research design, using a survey research method to collect data from customers of public and private sector banks.

Sampling Technique

A convenience sampling technique will be used to select participants. The sample size will consist of 400 customers, with 200 from public sector banks and 200 from private sector banks.

Sample Techniques: Area Sampling and Convenient Random Sampling
Table1.A) Status of Public Sector Bank in Belagavi and Vijayapur District

Sl no	Name of public sector banks	Number of Branches in BELAGAVI	Number of Branches in VIJAYAPUR
01	STATE BANK OF INDIA	75	30
02	CANARA BANK	116	53
03	UNION BANK	73	12
04	SYNDICATE BANK	82	42
05	BANK OF BARODA	16	10
06	BANK OF INDIA	16	05
07	CORPORATION BANK	39	06
08	BANK OF MAHARASTRA	08	02

Table1.B) Status of Public Sector Bank in Belagavi and Vijayapur District

Sl no	Name of private sector banks	Number of Branches in BELAGAVI	Number of Branches in VIJAYAPUR
01	KARNATAKA BANK	13	09
02	FEDARAL BANK	10	02
0	AXIS BANK	12	13

3			
04	ICICI	22	04
05	HDFC	18	03
06	YES BANK	06	01
07	KOTAK MAHINDRA BANK	02	10

Data Collection Methods

1. Online Survey: A structured questionnaire will be distributed through online platforms (e.g., Google Forms, SurveyMonkey) to collect data from customers.

2. Offline Survey: Paper-based questionnaires will be distributed to customers visiting bank branches.

Questionnaire Design

The questionnaire will consist of:

1. Demographic Section: Age, gender, income, education, occupation.

2. Mobile Banking Usage Section: Frequency of use, primary activities, satisfaction with services.

3. Customer Satisfaction Section: Rating scales (1-5) to measure satisfaction with security, ease of use, transaction speed, additional features, and overall satisfaction.

Data Analysis Techniques

1. Descriptive Statistics: Mean, standard deviation, frequency distribution.

2. Inferential Statistics: t-tests, ANOVA, regression analysis.

3. Factor Analysis: To identify underlying factors influencing customer satisfaction.

Reliability and Validity

1. Pilot Testing: The questionnaire will be pilot-tested with a small group (n=20) to ensure reliability and validity.

2. Cranach's Alpha: Will be calculated to assess the questionnaire's internal consistency.

Ethical Considerations

1. Informed Consent: Participants will provide informed consent before completing the questionnaire.

2. Confidentiality: Data will be kept confidential and anonymous.

3. Data Security: Data will be stored securely, using password-protected files.

Timeline

1. Literature Review: 2 weeks

2. Questionnaire Design: 1 week

3. Data Collection: 4 weeks

4. Data Analysis: 6 weeks

5. Writing and Revisions: 8 weeks

Scope and Limitation of the Study:

Scope of the Study:

1. The study focuses on comparing customer satisfaction between public and private sector banks' mobile banking services in Belagavi and VIjayapur Dist.

2. It explores the factors influencing customer satisfaction, including security, ease of use, transaction speed, and additional features.

3. The study also examines the impact of demographic factors (age, gender, income, education) on customer satisfaction.

4. The research provides insights for banks to improve their mobile banking services and enhance customer experience.

Limitations of the Study:

1. Sample Size: Limited to 400 participants, which may not be representative of the entire Indian banking population.

2. Geographic Limitation: Study confined to a specific region in Belagavi and VIjayapur Dist.

3. Self-Reported Data: Responses may be subject to biases and inaccuracies.

4. Cross-Sectional Design: Study provides a snapshot of customer satisfaction at a single point in time, lacking longitudinal insights.

5. Limited Generalizability: Findings may not be applicable to other countries or banking systems.

Significance of the study:

1. Improves Mobile Banking Services: Informs banks on areas for improvement, enhancing customer experience.

2. Enhances Customer Satisfaction: Identifies key factors influencing satisfaction, guiding banks' strategic decisions.

3. Supports Digital Financial Inclusion: Promotes access to financial services for under banked populations.

4. Advances Knowledge: Contributes to the existing body of knowledge on mobile banking and customer satisfaction.

5. Informs Policy Decisions: Assists policymakers in regulating mobile banking services.

6. Benefits Customers: Highlights best practices in mobile banking, enhancing customer experience.

7. Fosters Competition and Innovation: Encourages banks to innovate and improve mobile banking services.

Expected outcomes:

1. Identification of key factors influencing customer satisfaction in mobile banking services.

2. Comparison of customer satisfaction levels between public and private sector banks.

3. Insights into demographic differences in customer satisfaction.

4. Understanding of the impact of mobile banking features on customer satisfaction.

5. Recommendations for improving mobile banking services.

6. Contribution to the existing body of knowledge on mobile banking and customer satisfaction.

7. Informing banks' strategic decisions on mobile banking investments.

8. Enhancing customer experience and retention.

Research Contributions

1. Advancing knowledge on customer satisfaction in mobile banking.
2. Informing policy decisions on digital financial inclusion.
3. Supporting banks' digital transformation initiatives.
4. Enhancing understanding of demographic factors' impact on customer satisfaction.

Practical Applications

1. Improving mobile banking services.
2. Enhancing customer experience.
3. Increasing customer retention and loyalty.
4. Informing banks' marketing strategies.
5. Supporting digital financial inclusion initiatives.

Scheme of Chapter

Chapter 1: Introduction

1. Background of mobile banking
2. Importance of customer satisfaction
3. Research gap and objectives
4. Significance of the study
5. Scope and limitations

Chapter 2: Literature Review

1. Overview of mobile banking
2. Customer satisfaction theories (TAM, Service Quality Model)
3. Factors influencing customer satisfaction (security, ease of use, transaction speed)
4. Demographic differences (age, income, education)
5. Comparative studies (public vs. private sector banks)

Chapter 3: Research Methodology

1. Research design (quantitative)
2. Sample size and selection (400 customers)
3. Data collection (survey)
4. Data analysis (descriptive statistics, inferential statistics, factor analysis)

Chapter 4: Profile of Respondents

1. Demographic characteristics (age, income, education)
2. Mobile banking usage patterns
3. Customer satisfaction levels

Chapter 5: Comparative Analysis of Customer Satisfaction

1. Overall satisfaction (public vs. private sector banks)
2. Service quality comparison
3. Security and ease of use comparison
4. Transaction speed and additional features comparison

Chapter 6: Factors Influencing Customer Satisfaction

1. Regression analysis (security, ease of use, transaction speed)
2. Factor analysis (demographic differences)

Chapter 7: Conclusion and Recommendations

1. Summary of findings
2. Implications for banks (improve service quality, security, ease of use)
3. Future research directions
4. Limitations and scope for further study

Chapter 8: References

List of cited sources.

Chapter 9: Appendices

Survey questionnaire, raw data, and additional tables/figures**.**

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